

CREDIT UNIONS

Cheryl Lee

Karen Bradley is a Helena native, a graduate of Helena High, and a single mother of five grown boys and a middle school-aged daughter. She is expecting her first grandchild any day, a boy the family plans to call Tobias Alexander.

Bradley loves to cook and loves animals. For many years she worked as a receptionist until cutbacks left her without a job. After a few hard weeks of searching, she is now **working** at a preschool.

"I can't afford to have anyone do it for me," she said. "I need every penny, especially this year. I'm so grateful for the VITA sites because I wouldn't want to do it myself."

Bradley depends on the Volunteer Income Tax Assistance or VITA sites to help with her taxes.

—Karen Bradley

Last year, volunteers at Trico Community Federal Credit Union, helped Bradley with her taxes. ***She qualifies for the Earned Income Tax Credit and puts nearly all of it each year into savings.***

"It really boosts my return," she said. ***Bradley has used the money to repair her car and make ends meet when months are financially tight.***

MVP

Making a Difference

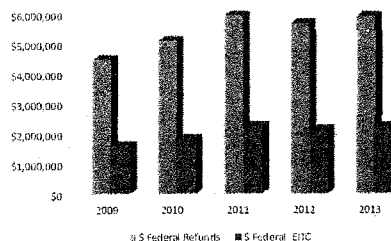
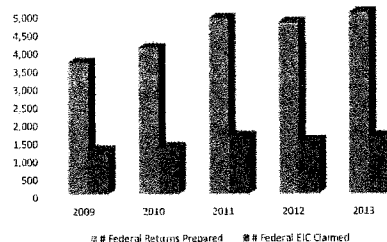
The Montana VITA Partnership (MVP) is a statewide coalition of organizations and community groups working with volunteers to provide free tax services throughout Montana.

For the past five years the MVP has provided free tax preparation at over 40 Volunteer Income Tax Assistance (VITA) sites across the state. These VITA sites are helping **hardworking** individuals and families claim tax credits to help them escape poverty and put them on a path to prosperity.

Tax credits available to low- and moderate-income families, such as the Earned Income Credit (EIC), reduce the regressive tax burden on many families who are **working hard** just to get by, put more money in their pockets, and make saving for the future possible.

MVP Yearly Average:

5,000 Federal Returns prepared and 1,500 EITC



MVP 5-Year Cumulative:

\$26,827,697
Federal Refunds and
\$1,960,569 in EITC